

Information to identify the case:			
Debtor 1:	Winifred H Lynch		Social Security number or ITIN: xxx-xx-1685
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter: 13 7/9/20
Case number:	20-70352-JAD		Date case converted to chapter: 7 4/6/22

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Winifred H Lynch	
2. All other names used in the last 8 years		
3. Address	P.O. Box 421510 184 Kibler Lake Road Flinton, PA 16640	
4. Debtor's attorney Name and address	Terry L. Graffius Leventry & Haschak, LLC 1397 Eisenhower Blvd. Richland Square III Suite 202 Johnstown, PA 15904	Contact phone 814-266-1799 Email: tgraffius@lhrklaw.com
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor **Winifred H Lynch**

Case number **20-70352-JAD**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/6/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 18, 2022 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/18/22 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Winifred H Lynch
Debtor

Case No. 20-70352-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 06, 2022

User: auto
Form ID: 309B

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db	+ Winifred H Lynch, P.O. Box 421510, 184 Kibler Lake Road, Flinton, PA 16640-1761
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15264155	++ AMERICAN AIRLINES FEDERAL CREDIT UNION, PO BOX 619001, MAIL DROP 2100, DFW AIRPORT TX 75261-9001 address filed with court:, American Airlines FCU, P.O. Box 660493, Dallas, TX 75266-0493
15264159	Blackwell Recovery, 4150 N., Drinkwater Blvd., Suite 200, Scottsdale, AZ 85251-3643
15264162	+ Cambria County Tax Claim Bureau, 200 S. Center Street, Ebensburg, PA 15931-1941
15288282	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15264164	Club Exploria, P.O. Box 29352, Phoenix, AZ 85038-9352
15264165	+ Club Exploria, P.O. Box 150, Scottsdale, AZ 85252-0106
15264166	Conemaugh Memorial Medical Center, P.O. Box 16243, Pittsburgh, PA 15242-0243
15264167	+ Conemaugh Miners Memorial Hospital, 290 Haida Avenue, Hastings, PA 16646-5610
15264168	Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
15264170	+ Joseph Hoetzel, 184 Kibler Lake Road, Flinton, PA 16640-1761
15264176	+ Receivables Outsourcing, LLC, P.O. Box 549, Timonium, MD 21094-0549
15264178	+ The Carlton Company, Inc., 2323 South Voss, Suite 460, Houston, TX 77057-3812
15264179	+ The Colony, 1301 Atlantic Avenue, Virginia Beach, VA 23451-3416
15264181	+ White Township Tax Collector, P.O. Box 211, Flinton, PA 16640-0211

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tgraffius@lhrklaw.com	Apr 06 2022 23:34:00	Terry L. Graffius, Leventry & Haschak, LLC, 1397 Eisenhower Blvd., Richland Square III Suite 202, Johnstown, PA 15904
smg	EDI: PENNDEPTREV	Apr 07 2022 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 07 2022 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Apr 06 2022 23:34:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

District/off: 0315-7

User: auto

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Date Rcvd: Apr 06, 2022

Form ID: 309B

Total Noticed: 48

cr	+ EDI: PHINAMERI.COM	Apr 07 2022 04:23:00	Americredit Financial Services, Inc. Dba GM Finan, Dba GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Apr 07 2022 04:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Apr 07 2022 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264156	Email/Text: bankruptcy@aacreditunion.org	Apr 06 2022 23:34:00	American Airlines Federal Credit Union, P.O. Box 619001, MD 2100, DFW Airport, Dallas, TX 75261-9001
15274115	EDI: PHINAMERI.COM	Apr 07 2022 04:23:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15264157	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 23:31:22	American Express, P.O. Box 1270, Newark, NJ 07101-1270
15270718	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 23:31:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15264160	Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Apr 06 2022 23:34:00	Bluegreen Vacation Club, Bluegreen Resorts Management, Inc., P.O. Box 630980, Cincinnati, OH 45263-0980
15264158	EDI: TSYS2	Apr 07 2022 04:23:00	Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
15264161	+ EDI: DVTM.COM	Apr 07 2022 04:23:00	Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087
15264163	+ EDI: CAPIO.COM	Apr 07 2022 04:23:00	Capio Partners, 2222 Texoma Parkway, Suite 150, Sherman, TX 75090-2481
15276856	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 23:31:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15264169	+ EDI: PHINAMERI.COM	Apr 07 2022 04:23:00	GM Financial, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
15264171	Email/Text: PBNCNotifications@peritussservices.com	Apr 06 2022 23:34:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
15264172	+ EDI: RMSC.COM	Apr 07 2022 04:23:00	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15395846	EDI: PRA.COM	Apr 07 2022 04:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15288511	EDI: PRA.COM	Apr 07 2022 04:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15264173	EDI: RMSC.COM	Apr 07 2022 04:23:00	Paypal Credit/SYNCB, P.O. Box 960006, Orlando, FL 32896-0006
15264174	+ Email/Text: bankruptcy@pinnaclerecovery.com	Apr 06 2022 23:34:00	Pinnacle Recovery, Inc., P.O. Box 130848, Carlsbad, CA 92013-0848
15264175	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 06 2022 23:34:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15270711	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 06 2022 23:34:00	Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15286367	+ EDI: RMSC.COM	Apr 07 2022 04:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15264487	+ EDI: RMSC.COM	Apr 07 2022 04:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264177	+ EDI: RMSC.COM	Apr 07 2022 04:23:00	Synchrony Bank/ Amazon, PO BOX 960013,

District/off: 0315-7

User: auto

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Date Rcvd: Apr 06, 2022

Form ID: 309B

Total Noticed: 48

Orlando, FL 32896-0013

15272261

EDI: WFFC.COM

Apr 07 2022 04:23:00

Wells Fargo Bank, N.A., PO Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

15264180

EDI: WFFC.COM

Apr 07 2022 04:23:00

Wells Fargo Home Projects, P.O. Box 51193, Los
Angeles, CA 90051-5493

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
15278111	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Terry L. Graffius	on behalf of Debtor Winifred H Lynch tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

TOTAL: 6